The Cognitive and Affective Experiences, Customer Satisfaction and Trust, and the Loyalty Journey in Technology-Mediated Banking Services

Freddy Marilahimbilu Mgiba *
Marketing Division,
School of Business Sciences,
University of the Witwatersrand,
Johannesburg, South Africa.

https://orcid.org/0000-0002-4648-3218

freddy.mgiba@wits.ac.za

* Corresponding author

Nontsikelelo Ndlazi
Marketing Division,
School of Business Sciences,
University of the Witwatersrand,
Johannesburg, South Africa

https://orcid.org/0009-0002-1130-30348

1389134@students.wits.ac.za

ABSTRACT

Self-service technology-based banking services have altered Generation Z's perceptions and consumption. However, their online interaction experiences and outcomes are not fully understood. This paper investigated the impact of cognitive and affective experiences on satisfaction, trust, and loyalty intentions among Generation Z customers after using self-service banking technology in South Africa. A conceptual framework was proposed and tested. Smart PLS analysis confirmed all the hypotheses. The results confirmed the impact of cognitive and affective experiences on customers' satisfaction and trust, and of customer satisfaction and trust on loyalty intentions. The proposed partial mediation roles of customer satisfaction and customer trust were confirmed. The study contributes to the academic debate on customers' experience and perceptions of self-service banking technology and how these impact loyalty intentions. It broadens the view of industries that use similar technologies.

Keywords: Banking; Cognitive experience; Affective experience; Customer satisfaction; Customer trust; Customer loyalty

The Retail and Marketing Review

Volume 21, Issue 2, November 2025, Pages 125-149

Doi: https://doi.org/10.5281/zenodo.17341775

1. INTRODUCTION

Technology is important for the Industry4.0 digital economy (Khang, Abdullayev, Hahanov, and Shah, 2024), changing the nature of service, interactions, and customers' service experiences (Hassan, Basheer, Mir, and Abou Fayad, 2024). The inability to harness technology would be unimaginable for most people (Pantano, Pedeliento, and Christodoulides, 2022). Increasingly, many organizations depend on technology for competitive advantage, customer retention, efficiency, and effective communication (Hussain, Alabdullah, Ries, and Jamal, 2023). For example, technology-based mobile banking is hugely significant in today's banking world. This industry, facilitated by downloadable applications (apps) on smartphones and tablets, has witnessed accelerated growth in recent years (Sharma, Sharma, and Singh, 2024) and is poised to soar to $1824.7 million expenditure level by 2026 (Allied Market Research, 2020).

According to Sharma et al. (2024), mobile banking has a tremendous impact on Generation Z, the people who grew up alongside the advancement of digital technology and the internet. This generational cohort is adept at using this technology (Ariffin, Aziz, Mohari, and Tahreb, 2024). Holt, Marques, and Wray (2012) note that Gen Z relies heavily on digital technology and is technologically competent, confident, team-oriented, and multitasking. Tseng, Chang, and Zhu (2024) state that Generation Z is greatly impacted by technology products, such as the Internet, instant messaging, text messaging, mobile phones, smartphones, and tablet computers. It was forecasted that Generation Z would account for approximately 40% of, for instance, China's entire consumption power by the end of 2020 (Elena Zlatanova-Pazheva, 2024). The Chinese economy is closely linked to many African economies. Sharma et al (2024) state that Gen Z will constitute a significant portion of the workforce by 2029. Nguyen (2024) states that around 2.6 billion individuals belong to Generation Z, comprising approximately one-third of the world population. They are expected to become the most important market segment for the consumption of products and services by 2025 (Elena Zlatanova-Pazheva, 2024). Up to 41 percent of South Africa's population falls within this group, which also influences the consumption actions and purchasing decisions of the elderly (Dlamini and Daniels, 2023). To remain competitive, banks must focus on gaining insights into their mobile customer experience (Sharma et al., 2024).

One of the standard features amongst technology applications is the self-service (SST) features, features that are commonly found across many industries (Min, Ai, and Kent, 2021), such as fast-food (Wang, Cui, Sun, Liu, Wei, and Gu, 2024), tourism (Chen, Zhang and Peng, 2024) and banking (Faridi, Yunanda, and Rusmanto, 2024). SST allows customers to transact without directly interacting with the service provider (Min, Ai, and Kent, 2021). They are primarily applied in banking (Aslam, de Luna, Asim, and Farhat, 2023).

This technology has exponentially enhanced Gen Z's digital banking experience (Faridi, Yunanda, and Rusmanto, 2024). Faridi et al (2024) further assert that Gen Zs are young, early adopters of innovations or ideas who will become the primary and most profitable customers. Gen Z is the first generation considered universal (Parsakia, Rostami, Darbani, Saadati, and Navabinejad, 2023). Their interaction experience with technology, both cognitive (CE) and affective (AE), can influence their future decisions (Salmiah, Sahir, and Fahlevi, 2024). Osakwe, Říha, Elgammal, and Ramayah (2024) state that cognitive experience elements include effort, performance expectancies, and technology anxiety. Karjaluoto, Glavee-Geo, and Ramdhony

et al (2021) characterize affective experience (AE) as encompassing positive feelings like joy and excitement. According to Chen and Girish (2023), a relationship exists between cognitive experience, affective experience, and behavioral perspectives. The rapid technological development, growth in the number of Generation Z individuals, and their increasing adoption of banking technology have attracted research attention (Alifia, Leon, Purba, Chandra, and Nalurita, 2024). As this generation continuously adjusts to technology-based services, perspectives, and expectations of other generations, and given the diverse psychological states of Gen Z, questions about how they experience (cognitive and affective) self-service banking deserve further scrutiny (Ariffin, Aziz, Mohari, and Tahreb, 2024).

2. PROBLEM AND PURPOSE OF THE STUDY

The generalizability and application of existing findings in a new environment of fast-changing digital technology remain a concern (FakhrHosseini, Chan, Lee, and Jeon et al., 2024) because they focused on perceived usefulness, ease of use, perceived control or self-efficacy, and perceived risks as the common factors for technology adoption (Lisana and Handarkho, 2024). They do not fully cater to the rise of customer-experience-enhancing self-service digital platforms (Mogaji, Viglia, Srivastava, and Dwivedi, 2024) and do not consider the different characteristics of each technology (Yadegari, Mohammadi, and Masoumi, 2024).

For instance, studies have shown that other aspects, such as customer perceptions (experience) with technology, are important in technology adoption. Technology experience can differentiate a service organization, particularly in the prevailing experience economy (Schmitt, 1999). As illustrations, Khashan, Elsotouhy, Ghonim, and Alasker (2024) isolate the importance of customers' cognitive experience for adoption to happen. Further, FakhrHosseini et al (2024) emphasize affective experience as a significant determinant of technology adoption. However, Granić (2024) and El Abed and Castro-Lopez (2024) state that the combined effects of the cognitive and affective aspects of technology would be better predictors of the intention to use technology and its ultimate use. However, few studies have analyzed self-service technologies' cognitive and affective influence (El Abed and Castro-Lopez, 2024), especially for banking services (Ranjan, 2025).

Further, the impact of technology-backed banking studies does not differentiate between the generational cohorts. For instance, according to Sharma et al (2024), the characteristics of technology and its impact on Gen Z remain underexplored. Indeed, previous studies have called for more academic inquiries on Gen Z (Ameen, Hosany, and Tarhini, 2021), especially the self-service banking experiences (Zungu, Amegbe, Hanu, and Asamoah, 2025). The existing literature on Gen Z's preferences for self-service tech-based services, brand perceptions, and intention to loyally support brands calls for a theoretical model to aid a more holistic understanding of this group, especially their banking experiences (Elayat and Elalfy, 2025). El Abed and Castro-Lopez (2024) opine that the construction of the customer experience is holistic and involves the cognitive and affective responses of the consumer. Also, experience includes cognitive, affective, emotional, social, and physical responses (Tseng, Chang, and Zhu, 2024), which influence purchasing intentions (Kowalczuk, Siepmann, and Adler, 2021).

The present study was conceptualized to investigate how Gen Z's CE and AE can be harnessed to improve banks' competitiveness. It focuses on gaining insights into their experiences, particularly technology-mediated self-service (SS) banking experiences (Sharma et al., 2024). It is imperative to explore cognitive (intellectual) (Verma and Kaur, 2023) and feelings to achieve a better understanding of emotional persuasion for the Generation Z cohort (Tao, Tian, Sunny, and Tsai et al., 2024). By combining affective with the cognitive experience, organizations can enhance their total customer experience (Verma and Kaur, 2023) and improve their loyalty prospects. Furthermore, the fragmented studies in literature have been conducted in different contexts of differing technological advances, which limit their generalizability. To fill this gap, this study explores Gen Z's technology-mediated banking experiences and loyalty intentions from a developing country context. Following Osakwe, Říha, Elgammal, and Ramayah's (2024) example and drawing from extant literature, this study develops a research model based on Trust-Commitment and Cognitive-Affective-Normative theories. These theories have demonstrated superior explanatory capability compared to earlier adoption models (see García-Milon et al., 2021; Osakwe et al., 2024). The study elucidates the determinants influencing Gen Z customers' inclination to continue interacting (LOY) with technology-based banking services in South Africa. Numerous studies have shown LOY to be a function of customer satisfaction (CS) and trust (CT) (Wedy et al., 2025; Coelho and Imamović, 2025), and others confirmed a strong link between these constructs (CS, CT, and LOY) (Hoyos Vallejo and Chinelato, 2025). This study will, therefore, investigate the relationships between CE, AE, CS, CT, and LOY intentions within the self-service banking technology industry. It aims to extend customer experience beyond generalized satisfaction, trust, and loyalty intentions (Shahid, Khan, Bakar, and Bashir, 2022). The researchers take inspiration from the Cognitive-Affective-Normative (CAN) and the trust-commitment theory (TCT) to put out a novel theoretical framework. The rationale for the choice is given.

By harnessing CAN and TCT, the study holds the potential to advance knowledge on SST banking services and provide strategic guidelines with actionable information for businesses to remain relevant and competitive in this fast-changing environment. Also, this study stands out by using data from a developing economic context and employing Partial Least Squares structural equation modeling (PLS-SEM) to analyze the relationships under study. The Smart-PLS approach aids a better understanding of the customer journey towards loyalty intentions because it clarifies how CT and CS influence LOY intentions. This methodological advancement is particularly relevant for decision-makers, such as international banking brands, seeking comprehensive insights into foreign investment opportunities. The study can assist bank managers in understanding the purchase experience and propose corresponding strategies for Gen Z customers. It is, therefore, both timely and important to academia and business.

3. LITERATURE REVIEW

The Cognitive-Affective-Normative (CAN) provides a comprehensive theoretical framework for understanding consumers' intention to adopt new services (Subero-Navarro, Pelegrín-Borondo, Reinares-Lara, and Olarte-Pascual, 2022). According to the CAN model, cognitive and affective factors interact and jointly determine individuals' intentions and behaviors regarding technology adoption and loyalty (Rahimi and Oh, 2024). It incorporates the dynamic interplay between rational evaluations and emotional responses

and promises a comprehensive understanding of individuals' technology adoption behaviors (Rahimi and Oh, 2024). It has predictive utility in elucidating cognitive and affective factors influencing technology adoption and purchase intentions. Its utilization for Gen Z shoppers introduces novelty compared to related research, such as the study by Subero-Navarro et al (2022), as it focuses on a significant demographic known for its eagerness to embrace new technologies (Ma, Wang, Li et al., 2023). However, the theory does not adequately address trust and commitment issues in reusing SST banking services after the initial experience.

To address this gap, Trust-commitment-Theory (TCT) was considered adequate. TCT highlights the importance of trust and relationship commitment in technology-mediated interactions between customers and businesses (Hengstler, Enkel, and Duelli, 2016) and emphasizes the relationships between buyers and sellers (Almuraqab et al., 2024). This theory has proven its superior explanatory power for trust and commitment by proposing the "Key Mediating Variables" model to describe and explain relational interaction (Apostolopoulos, Kakouris, Liargovas et al., 2024). According to TCT, customer trust is a mediating variable, ensuring a relationship endures indefinitely (Apostolopoulos et al., 2024). The present study uses the theory to understand how Gen Z's experience and trust in online banking services translate into decisions to commit to a banking brand.

3.1 THE UNIT OF RESEARCH: GEN Z

Gen Z's demand for emotional experiences in purchasing decisions is high (Elena Zlatanova-Pazheva, 2024). For our purpose, Gen Z will be defined as those born between 1995 and 2010 (Zimand-Sheiner and Lissitsa, 2024), who have access to diverse online information sources (Francis and Hoefel, 2018), and rely heavily on social media, streaming services, and user-generated content platforms (Lissitsa, 2024; Zimand-Sheiner and Lissitsa, 2024). Generation Z's unparalleled self-service technology skills and massive purchasing power render them attractive to researchers and practitioners (Chong and Latiff, 2021).

3.2 COGNITIVE, AFFECTIVE EXPERIENCE, CUSTOMER SATISFACTION, AND TRUST

In the present context, experiences (cognitive and affective) are restricted to customers' subjective and internal responses to encounters with innovative technologies (Tseng, 2021; El Abed and Castro-Lopez, 2024), which can further be conceptualized into cognitive (CE) and affective (AE) dimensions. CE is any mental activity involving information acquisition, processing, retention, and recovery (El Abed and Castro-Lopez, 2024). It captures a mental process and involves perception, problem-solving, and abstract thinking (Ameen et al., 2021) because it is connected to people's conscious mental processes (Gentile, Spiller, and Noci, 2007). This dimension caters to the intellectual experience and mental processes in customers' minds (Verma and Kaur, 2023). A positive CE is created when functional information is timely provided, thus emphasizing the efficiency and functionality of obtaining services and products. SST can create a superior cognitive experience by offering efficient service and adequate information (Fan et al., 2023). Offering a superior CE involves giving customers a product or service that gives satisfaction (CS) (Cankül, Kaya, and Kızıltaş, 2024). A satisfying experience with an encounter is likely to lead to a belief that the service provider is reliable and willing to deliver on their promise (Guo and Luo, 2023). For the SST-enabled service, the platform provides a satisfying interaction. When a service provider creates superior cognitive experience,

customers expect it to deliver on its promises and commitments (Komiak and Benbasat, 2024), which persuades them to trust the brand (Guo and Luo, 2023). Therefore, the cognitive experience can create trust or distrust relationships between customers and service providers (Oklevik, Nysveen, and Pedersen, 2024). Guo and Luo (2023) add that customers' cognitive experience of banking services can determine whether they accept or reject any new banking technology. Trust influences customer satisfaction by affecting the buyer's perception of value congruence with the supplier (Arthur, Agbemabiese, Amoako, and Anim, 2024). Given the interconnectedness of the service with SST for the banking services in SA, the researchers propose the following hypotheses:

H1: Positive Customers' Cognitive experience with self-service banking technology is significantly associated with brand satisfaction.

H2: Positive Customers' cognitive experience with self-service banking technology is significantly associated with brand trust.

Gen Z values affective experiences and assigns less importance to functionality (Sharma et al., 2024). As consumers have grown accustomed to utilizing SST throughout their transacting journey (Neslin, 2022), they are susceptible to affective influences (Lazaris, Vrechopoulos, Sarantopoulos, and Doukidis, 2022). Guo and Luo (2023) state that customers' experience with any technology-mediated banking service can also be affective, experiences that provoke an emotion of joy and satisfaction. Also, SST experiences can simulate harmonious and emotionally resonant experiences (Cotter, Rodriguez-Boerwinkle, and Silver et al., 2024), such as happiness, sadness, and surprise, which are affective experiences (AE) (Mel-Abed and Casto-Lopez, 2024). Affective experience maximizes personal pleasure and encourages repeating actions that generate it (Maltagliati, Sarrazin, and Fessler et al., 2024). The affective dimension can provoke an individual's emotions of enjoyment and satisfaction with a brand and lead customers to trust the brand (Kumar and Hsieh, 2024). The link between affective experience and trust is further confirmed by Tran and Chang (2024). Trust implies that customers depend on instincts, intuitions, or feelings regarding the reliability of the supplier organization (Guo and Luo, 2023). Raji, Olodo, and Oke et al (2024) state that brands that offer a superior customer experience are loved and trusted. This trust is tremendously important to customers' emotional acceptance of new technologies in the service industry (Wong, Tan, Ooi, and Dwivedi, 2024). Gleaning from this discussion, this research proposes the following hypotheses for Gen Z customers:

H3: Customers' positive affective experience with self-service banking technology is significantly linked to customers' brand satisfaction.

H4: Customers' positive affective experience with self-service banking technology is significantly linked to customers' brand trust.

3.3 CUSTOMER SATISFACTION, TRUST, AND LOYALTY TO SELF-SERVICE BANKING SERVICES

CS is essential to widespread adoption and success (Gahler et al., 2023). Recent studies have shown that the impact of CS on loyalty intentions is via CT (Yesitadewi and Widodo, 2024). CS fosters CT, particularly in online environments (Hanif, Astuti, and Sunardi, 2024). CS does not only result in CT. A good experience

and high satisfaction perception of a service act as a switching barrier and generate loyalty (Hidayat and Idrus, 2023). Gunawardane (2023) states that experience and CS cement retention and trust. The relationship between CS and CT is not unidirectional but reciprocal (Cui, Sun et al., 2024). Trust in the brand's honesty, credibility, and benevolence builds fair, satisfying interactions that prevent conflicts from leading to dissatisfaction (Kingshott, Sharma, Sima, and Wong, 2020). Together, CS and CT can better explain customer loyalty (Petzer and Roberts-Lombard, 2024). Whenever CS and CT are present among transacting parties, they result in loyalty. For technology-mediated transactions, LOY encompasses consumer online experience and their deep commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or brand-set purchasing (Ashiq and Hussain, 2024). Satisfying customer experience is a precursor to customer commitment and loyalty (Roberts-Lombard, Makanyeza, Jaiyeoba, and Svotwa, 2024). Furthermore, The Trust-commitment theory suggests that when customers trust a brand, they are more likely to commit to it (Ashiq and Hussain, 2024). Khamitov, Rajavi, Huang, and Hong (2024) also confirmed that CT is a precursor to customer loyalty. Other studies have shown that customer satisfaction and trust positively impact loyalty intentions (Singh, Rastogi, and Nayan, 2024; Al-Dwairi, Shehabat, Zahrawi, and Hammouri, 2024). For Gen Z, and given the relationships between experience, CS, CT, and LOY, this study proposes the following:

H5: Customers' satisfaction with self-service banking technology is significantly linked to brand trust in the banking service.

H6: Customers' satisfaction with self-service banking technology is significantly linked to brand loyalty intentions in the banking service.

H7: Customers' trust in self-service banking is significantly linked to brand loyalty intentions.

The relationship between CS and CT in SST banking services deserves further interrogation.

3.4 SATISFACTION AND TRUST AS MEDIATORS IN RELATIONSHIPS

According to Na et al (2023), the relationship between brand experience and loyalty can be mediated by brand trust. Further, Ozuem, Willis, Howell, Ranfagni, and Rovai (2024) confirm CT's mediating role in the relationships between customer experience (Cognitive or affective) and CS. Earlier studies also confirmed the mediating influence of CT (see Maxian, Bradley, Wise, and Toulouse, 2013; Rasoolimanesh, Tan, Nejati, and Shafaei, 2024; Rohman and Amrullah, 2024).

Conversely, CS mediates the relationship between experiences and trust, as confirmed by many recent studies (Hanif et al., 2024; Karim et al., 2024). Given the nature of CS and CT relationships, the role of CS as a mediator in other studies, and the technology-mediated banking services, it seemed plausible to propose the following hypotheses for Gen Z customers:

H8: CS mediates the association between CE and CT.

H9: CT mediates the association between AE and CS.

The resultant diagrammatic representation of the hypotheses is in **Figure 1**.

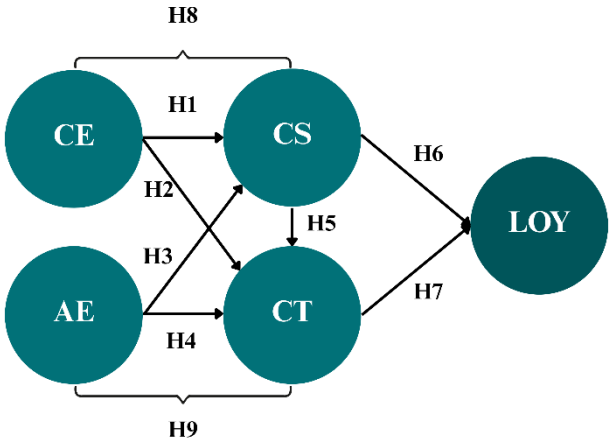

FIGURE 1: CONCEPTUAL MODEL

Source: From hypotheses statements

4. METHODOLOGY

The study employs a quantitative methodology survey approach (Macarrón Máñez, Moreno et al., 2024), which entails hypothesizing and gathering numerical data (Duffet and Maraule, 2024). The survey approach improves the transparency and reliability of the research outcomes (Kosie and Lew-Williams, 2024). The population of interest was South Africa's literate Generation Z, who had self-service banking experience (Ling et al., 2024) and understood the distributed questionnaires (Ling, Chin, Yi, and Wong, 2024). Non-probability convenience sampling was applied because it allows the researcher to target respondents who will best be able to respond to the study's research questions. According to Roberts-Lombard et al. (2024), the approach increases sampling suitability and ensures the participation of more individuals at a reduced cost in a short time. The constructs were measured on a five-point Likert-style rating scale ranging from strongly agree (5) to strongly disagree (1), with a mid-point (3) indicating indecision. Simms (2019) states that scale formats beyond 5-point are susceptible to poor data quality. Construct items were adapted from academic publications, as shown in **Table 1.**

TABLE 1: CONSTRUCT ITEMS AND SOURCES

Construct	Source of items
CE	Komiak and Benbasat (2024), Guo and Luo (2023), Li et al (2024), and Cotter et al (2024),
AE	Komiak and Benbasat (2024), Guo and Luo (2023), Li et al (2024), and Cotter et al (2024),
CS	Ugwuanyi (2021) and Lin and Guo (2023),
CT	Ugwuanyi (2021) and Lin and Guo (2023),

Source: Self-compiled

The self-administered electronic questionnaire forms were distributed via the University of the Witwatersrand student emails and various university social media groups available to the researchers. All known ethical risks were mitigated, and the researchers first obtained an ethics clearance certificate from a Johannesburg-based University. The ethics clearance protocol number is H24/02/10.

For data analysis, the study followed the prescribed standard procedures. SPSS version 27 was used to analyze demographic information, following Limna, Kraiwanit, and Siripipattanakul (2023). To confirm the conceptual model and test the hypotheses, the researchers processed the collected data using the

SmartPLS 3.0 software (Praditya and Purwanto, 2024). This is a powerful analytical tool to empirically test complex relationships between observed and latent variables for a model that is based on fewer homogeneous sample sets (Hair, Hult, Ringle, and Sarstedt, 2022; Jacqueline, Senjaya, Firli, and Yadila, 2024). It involves verifying the reliability and validity of the scale used before assessing the quality of the model (Suryanti and Kuswati, 2024). The analysis technique has two stages: the outer (also known as the measurement model) and the inner models (also known as the structural model) (Hair et al., 2022). The measurement model is often used to evaluate the outer loadings of the individual construct (Afolabi, Owoade, Iyere, and Nwobi, 2024). The researchers assessed the measurement model's reliability, convergent, and discriminant validity. Cronbach's alpha was used to confirm the reliability of the model. It provides an estimate of the reliability of the scale scores (Malapane and Ndlovu, 2024). For convergent validity, Average Variance Extracted (AVE) assesses the proportion of variance in each construct accounted for by its measured indicators (Sumarmi, Tjahjono, and Qamari, 2024). According to Cheung, Cooper-Thomas, Lau, and Wang (2024), it measures the extent to which all the items come together (converge) to explain a particular construct and is used to verify convergence validity. Higher AVE values indicate that the construct is well-represented by its indicators (Malapane & Ndlovu, 2024).

Bahammou Samir, Aicha, Zohra et al. (2024) recommend using the Heterotrait-Monotrait Ratio (HTMT) for a discriminant validity check. The HTMT approach has high sensitivity and specificity in detecting discriminant validity problems.

Assessment of mediation analysis includes evaluating the coefficient of determination (R2) (Sanchez and Tanpoco, 2023) and checking for multicollinearity using the Variance Inflation Factor (VIF) (Zhang, Siyal, Riaz, Ahmad, Hilmi, and Li, 2023). R2 shows the variance in endogenous variables due to exogenous variables in the model (Zhang et al., 2023). Model fitness was also assessed before evaluating the structural model.

5. ANALYSIS RESULTS

The survey achieved a usable sample of 370 South African Gen Z members, the demographic profile of whom is in **Table 2.** The population estimation, the Structural equation modeling requirement, and Raosoft confirmed the adequacy of the sample size.

All the 370 participants were computer-literate. From Table 2, it is enlightening to observe that the females were better represented in the study, with a 68% share of the group. Over half of the participants were in the 18-21 age group. The 55.4% representation can be used as a handle for proper positioning in banking organizations targeting Gen Zs. The total share of Gen Zs not in formal employment is also worth noting. This category consists of more than 85% of the participants. With five brands identified, one brand accounted for more than 40%. It is the statistics worth further interrogation. The 76% mobile service share of the technology-based banking service presents another hint for better targeting possibilities.

TABLE 2: DEMOGRAPHIC INFORMATION

Category	Sub-category	Frequency	Percentage (%)
Gender	Male	114	30.8
	Female	253	68.4
	Prefer not to say	1	.3
	Other: Non-binary	2	.5
	TOTAL	370	100
Age	18 - 21	205	55.4
	22 - 24	79	21.4
	25 - 27	86	23.3
	TOTAL	370	100
Occupation	Employed Full-Time	54	14.6
	Employed Part-Time	8	2.2
	Student	300	81.1
	Unemployed	8	2.2
	TOTAL	370	100
Level of computer knowledge	Basic	57	15.4
	Average	212	57.3
	Advance	101	27.3
	TOTAL	370	100
Self-service technology users	ATM users	88	23.8
	Mobile banking	282	76.2
	TOTAL	370	100
Primary/Secondary Bank of SST	Absa	43	11.6
	Capitec	149	40.3
	FNB	79	21.4
	Standard Bank	62	16.8
	Nedbank	37	10.0
	TOTAL	370	100

Source: From analysis

6. MEASUREMENT MODEL RESULTS

Reliability was confirmed after verifying that Cronbach's Alphas were above 0.7 as per the recommendation of Sekaran and Bougie (2016) and Malapane and Ndlovu (2024). The values are shown in **Table 3.**

TABLE 3: RELIABILITY AND VALIDITY TABLE

Construct	Chronbach Alpha	Average value extracted
CE	0.804	0.518
AE	0.776	0.527
CS	0,853	0.630
CT	0.884	0.685
LOY	0.882	0.683

Source: Analysis results

Afolabi et al (2024) recommended an AVE value of 0.5 and above to confirm convergent validity. The analysis results are displayed in **Table 3.**

To confirm discriminant validity, HTMT values should be less than 1 (Haider, Akbar, Tehseen, Poulova, and Jaleel, 2022). **Table 4** confirms that the requirement was met.

TABLE 4: HTMT TABLE

Construct	CE	AE	CS	CT	LOY
CE					
AE	0.408				
CS	0.451	0.728			
CT	0.339	0.601	0.764		
LOY	0.345	0.636	0.709	0.671	

Source: Analysis results

Using the formulas provided by Henseler and Sarstedt (2015), the global goodness-of-fit (GoF) statistic for the research model was computed. It is obtained as the geometric mean of the average communality (AVE) (from **Table 3**) and the average R2 value (see Table 6 for R2 values) to assess the overall performance on both the structural and the measurement model. It is obtained as the mean of the squared correlations linking each manifest variable to the corresponding latent variable over all blocks (Esposito Vinzi, Trinchera, Squillacciotti, and Tenenhaus, 2008).

The calculated global goodness of fit (GoF) is 0.377, which exceeds the threshold of GoF>0.36 suggested by Akter, Fosso Wamba, and Dewan (2017). Thus, this study concludes that the research model has a good overall fit, indicating strong relationships among latent variables (Moshagen and Bader, 2024). Also, the fitness indices showed marginal fitness results, as displayed in **Table 5.**

TABLE 5: MODEL FITNESS INDICES

Index	Cut-off value	Analysis value	Remarks
SRMR	0.08	0.091	Moderately
NFI	0.9	0.713	Good fit

Source: Analysis results

The calculated GoF and the cut-off analysis values confirmed that the conceptual model is a marginally good fit.

6.1 STRUCTURAL MODEL

R^2 and VIF values

According to Zhang et al (2023), an R^2 value of 0.26 signifies substantial influence, 0.13 moderate, and 0.02 shows weak influence. For the present study, all the R2 values were above the 0.13 threshold, as displayed in **Table 6**.

TABLE 6: VIF AND R^2 VALUES

Construct	VIF values	R^2 values	
CE	1.869		
AE	1.563	Designation	Value
CS	1.927	R^2_1	0.532
CT	2.568	R^2_2	0.465
LOY		R^2_3	0.443

Source: Analysis results

Ling et al (2024) and Zhang et al (2023) state that VIF values greater than 10 indicate the presence of significant multicollinearity. For Jumani and Muhamad (2023), the values of VIF should be below three. Using the above recommendations, all constructions were within the acceptable threshold.

For the predictive accuracy of the endogenous constructs, the Q^2 value was used following Zhang et al (2023). Hair et al (2019) suggest that a Q^2 value of 0.25 or higher is considered a good fit for PLS-SEM models because the minimum recommended value for Q^2 is that these values should be greater than 0. The Q^2 value for the present study is 0.861, which is greater than 0.25, the cut-off value. According to Alhempi, Junaidi, Supeno, and Endri (2024), a Q^2 value of 0.35 indicates larger predictive relevance.

To interpret the results, the researchers followed Alhempi et al (2024) recommendations. According to these authors, the rule of thumb for the support of a research hypothesis is if the β-coefficient or direction of the variable relationship is in line with the hypothesis and if the t-statistic is more than 1.96 and the probability value (p-value) is less than 0.05 or 5%. Results for the direct relationships for this study are displayed in Table 7, and they all contain positive coefficients, associated t-values are greater than 1.96, and p-values are 0.00. Mediation analysis was performed with the help of the bootstrapping bias-corrected method with a 95% confidence interval and 5,000 resamplings, following Xie, Ling, Mo, and Luan (2015) and Zhao et al (2005). The analysis outcomes for indirect relationships are also displayed in Table 7. All the direct and indirect effect hypotheses were confirmed. However, exogenous variables impacted the endogenous ones differently. For example, regarding the relationships between cognitive experience, affective experience, and customer satisfaction and trust, affective experience is more impactful on customer satisfaction than cognitive experience (beta coefficients are 0.331 and 0.213, respectively). The same goes for the impact of the AE and CE on CT (0.157 and 0.065, respectively). The outcomes demonstrate that affective experiences impact Gen Z customer satisfaction perceptions and brand trust more than their cognitive experience concerns. This is further evidenced by AE and CE's indirect impact on customers' loyalty intentions (0.181 and 0.116, respectively). These results underscore the significance of AE and emphasize its importance in the context of SST banking technology (Tariq, Akour, Al-Shanableh et al., 2024).

TABLE 7: STRUCTURAL MODEL OUTCOMES

Direct relationships					
Hypothesis	**Relationship between**	**Coefficient**	**T value**	**P-value**	**Remarks**
H1	CE----CS	0.213	5.463	0.00	Significant
H2	CE----CT	0.065	1.609	0.00	Significant
H3	AE----CS	0.331	6.871	0.00	Significant
H4	AE----CT	0.157	3.029	0.00	Significant
H5	CS----CT	0.545	11.12	0.00	Significant
H6	CS----LOY	0.413	6.674	0.00	Significant
H7	CT----LOY	0.316	5.247	0.00	Significant
Indirect relationships					
Hypothesis	**Relationship between**	**Coefficient**	**T value**	**P-value**	**Remarks**
H8	CE--CS--CT	0.116	5.926	0.00	Significant
H9	AE--CT--CS	0.181	5.407	0.00	Significant

Source: Analysis results

7. DISCUSSION

This study proposed and verified a model for consumers' loyalty intentions of Self-service technology-based transactions in banking services based on the cognitive-affective-normative and trust-commitment frameworks. Employing the cognitive and affective factors was meant to provide a more comprehensive understanding of the influencing constructs and underlying mechanisms of consumer intention to continue to use self-service banking (Huang, Chen, Huang, and Liu, 2024). The findings indicated that the two predictors, cognitive experience and affective experience, significantly impact customer satisfaction and trust in self-service technology-mediated banking transactions. Customer satisfaction and trust, in turn, positively impact loyalty intentions for self-service technology-mediated banking services. Further, the study found that Customer satisfaction and Customer trust mediate the relationships between Cognitive experience and Customer trust and Affective experience and Customer satisfaction, respectively. This is enlightening given that in the extant literature, the two are only displayed in unidirectional format, which does not shed light on the mechanism of the transfer of experience to either Customer satisfaction or Customer trust. The findings on the direct relationship between Cognitive experience, Affective experience, and Customer satisfaction align with recent studies (Jia, Kim, and Tao, 2024; Labben and Burger, 2024). Further, the greater impact of Affective experience (than Cognitive experience) finds support from other recent publications (see Bourdeau, Cronin, and Voorhees, 2024; Firdausiah, Sunaryo, Sumiati, and Abidin, 2024). Ji et al (2024) also emphasize the need for businesses to concentrate on building customer trust. Gen Z and other cohorts agree on the importance of trust. Lastly, Satisfaction and Trust are positively linked to Loyalty to Self-service banking interactions. This is also supported by an existing body of knowledge on the relationship between these constructs (Asiedu et al., 2025; Etrata Jr et al., 2025). The outcomes also align with studies in other industries, such as chatbots (Shahzad, Xu, An, and Javed, 2024), AI agents (Ghazali, Mutum, and Lun, 2024), and cosmetic retailing (Senathirajah et al., 2024).

8. CONTRIBUTION OF THE STUDY

8.1 THEORETICAL CONTRIBUTIONS

This study contributes to the literature in several ways. Drawing on the CAN and TCT frameworks, the study adds to the knowledge of self-service technology loyalty intentions by testing a model that considers cognitive evaluations and affective responses to actual human-robot interactions, in line with Huang et al (2024). While previous studies have identified different antecedents of consumer loyalty intentions, there is a lack of models that integrate cognitive appraisals and associated emotions and how they assist customer loyalty intentions (Schepers et al., 2022; Zhang et al., 2021). In that regard, the study expands theoretical perspectives and improves the understanding of consumer loyalty intentions. Also, unlike previous studies on participants' likely response to self-service technology-mediated banking services, this study provides valuable insights by empirically testing consumers' perceptions (satisfaction and trust), the transfer mechanism of these experiences (via mediation), and their ultimate impact on loyalty intentions. This investigation was based on experience from a developing country in a specific industry. This contributes to a detailed acceptance of the industry-specific model, which can be tested in other contexts. The study findings signify that the additional roles of Customer satisfaction and Customer trust should be included to understand the impact of self-service banking services on loyalty intentions. Finally, CAN and TCT can be used to anticipate consumer behavior by including the mediating roles of Customer satisfaction and Customer trust to boost explanatory power and better explore the human-machine interactions and loyalty intentions journey (Ling, Chin, Yi, and Wong, 2024). In the banking sector, understanding the mediating role of customer satisfaction and trust is crucial for fostering long-term relationships and customer retention (Gazi et al., 2025). The study results can translate into promising directions for future research, even in other industries (Ng, Ho, Lim, Chong, and Latiff, 2021). Future research could replicate the model on different product or service categories to enhance its implications, as consumers might exhibit different expectations because these serve distinct values and benefits (Ng et al., 2021). It would also be interesting to explore similarities and differences for Gen-Z's online and offline consumption patterns (Ng et al., 2021).

8.2 MANAGEMENT CONTRIBUTION

For managers in technology-mediated services, the findings provide an additional tool for strategy. The mediating roles of customer satisfaction and trust can inform self-service banking technology developers about how to tailor loyalty-enhancing strategies that include targeted cognitive and affective experiences. They can use the findings to target Gen Z's emotional experience needs by ensuring that the employed technology is not boring. Entertainment elements can be factored in. They can, for instance, include gamified elements in self-service loyalty programs. This requirement might lead to the well-thought-out use of scarce organizational financial resources. Lastly, managers can also interrogate how their self-service technology can translate into cross-cultural and multi-generational customer bases. This would be very helpful for local banking brands and international banks investing in South Africa.

9. LIMITATIONS AND CONCLUSION

The present study contains several limitations, one of which is the limitation of sampling only Gen Zs. Further, the evidence was generated from SA for a specified generational cohort, the majority of whom were University students. These two issues might limit the generalizability of the findings because they excluded other important consumers. Possible moderators, such as age, could be included in future studies to further illuminate the issues considered. The study participants were assumed to be homogeneous in terms of their culture. This excluded possible comparisons among the SA subcultures. Ling et al (2024) propose that future studies consider the combination of the respondents and the comparison between subcultures that could be performed, as different cultures may have different perceptions and could provide reliable and precise findings. This study also neglected the bidirectional relationship between cognitive activity and emotions. Therefore, according to Huang et al (2024), an investigation to incorporate the relationships between CE and AE would be a worthwhile pursuit. The researchers hope the findings will ignite more interest in future interrogation of the interplay between CE and AE and between CS and CT for other industries in different economic contexts.

10. REFERENCES

Afolabi, S. O., Owoade, Y. A., Iyere, E. and Nwobi, T, “2024. Exploring the potential of digital marketing skills development for SMES competitiveness and responsiveness” *World Journal of Advanced Research and Reviews,* 23(1), 1242-1252.

Al-Dwairi, R., Shehabat, I., Zahrawi, A,, and Hammouri, Q. (2024), Building customer trust, loyalty, and satisfaction: the power of social media in e-commerce environments, *International Journal of Data and Network Science,* 8(3), 1883-1894

Alhempi, R. R., Junaidi, A., Supeno, B,, and Endri, E. (2024), Effects of leadership and work discipline on employee performance: the mediation role of work motivation, *Calitatea*, 25(198), 372-380

Alifia, W., Leon, F. M., Purba, Y. E., Chandra, K,, and Nalurita, F. (2024), *Determinant factors for m-banking use in generation z. in proceedings of the international conference on entrepreneurship, leadership and business innovation,* (ICELBI 2022) (269: 250). Springer Nature

Allied Market Research. (2020), Mobile banking market by transaction and platform: global opportunity analysis and industry forecast: 2019-2026. available at: https://www.reportlinker.com/p05869017/Mobile-Banking-Market-by-Transaction-and-Platform-Global-OpportunityAnalysis-and-Industry-Forecast.html?utm_source5GNW. (accessed 06 September 2024)

Ameen, N., Hosany, S,, and Tarhini, A. (2021), Consumer interaction with cutting-edge technologies: implications for future research, *Computers in Human Behavior,* 120, 106761

Apostolopoulos, N., Kakouris, A., Liargovas, P., Petropoulos, D,, and Anastasopoulou, E. (2024), Agri-food enterprises and relationship marketing during COVID-19: Primary data research through commitment-trust theory”, *Journal of International Food & Agribusiness Marketing*, 36(1), 3-22

Ariffin, K., Aziz, R. A., Mohari, S. K. M, and Tahreb, N. S. (2024, “Emotional Intelligence Revisited: The Questions of Level, Affective Factors and Academic Performance among Generation Z in Malaysia”, *Asian Journal of University Education,* 20(1), 127-137.

Ashiq, R, and Hussain, A. (2024), Exploring the effects of e-service quality and e-trust on consumers' e-satisfaction and e-loyalty: insights from online shoppers in pakistan, *Journal of Electronic Business & Digital Economics,* 3(2), 117-141

Asiedu, E., Majeed, M., Charles, A,, and Fatawu, A. (2025), Assessing the influence of self-service technology on wom: the role. advances in information communication technology and computing: Proceedings of AICTC 2024, 2: 2, 83

Aslam, W., de Luna, I. R., Asim, M,, and Farhat, K. (2023), ”Do the preceding self-service technologies influence mobile banking adoption?”, *IIM Kozhikode Society & Management Review,* 12(1), 50-66

Bahammou Samir, O., Aicha, O., Zohra, T. F., Assia, B, and laria Mohammed, B. (2024), The moderating role of system user competence in the influence of accounting information systems on managerial decision-making: a case study on north african countries, *Remittances Review*, 9(2), 3920-3931

Bhatnagar, S., Gupta, A., Prashant, G. C., Pandey, P. S., Manerkar, S. G. V., Vanteru, M. K,, and Patibandla, R. L. (2024), Efficient logistics solutions for e-commerce using wireless sensor networks, *IEEE Transactions on Consumer Electronics*

Bhattacherjee, A. (2008), The formation of online trust, In *E-Business Models, Services and Communications*: 324-342. IGI Global

Bourdeau, B. L., Cronin, J. J,, and Voorhees, C. M. (2024), Customer loyalty: a refined conceptualization, measurement, and model, *Journal of Retailing and Consumer Services,* 81, 104020

Brun, I., Rajaobelina, L., Ricard, L., Berthiaume, B,, and Ricard, L. (2017), Impact of customer experience on loyalty: a multichannel examination, *The Service Industries Journal,* 37(5–6), 317–340

Cankül, D., Kaya, S,, and Kızıltaş, M. Ç. (2024), The effect of gastronomic experience on restaurant image, customer perceived value, customer satisfaction, and customer loyalty, *International Journal of Gastronomy and Food Science,* 36, 100908

Chen, C. F,, and Girish, V. G. (2023), Investigating the use experience of restaurant service robots: the cognitive–affective–behavioral framework. international journal of hospitality management, 111, 103482Investigating the use experience of restaurant service robots: the cognitive–affective–behavioral framework. *International Journal of Hospitality Management,* 111, 103482

Chen, Z., Zhang, P,, and Peng, L. (2024), Application of a hybrid genetic algorithm based on the travelling salesman problem in rural tourism route planning. international journal of computing science and mathematics, 19(1), 1-14Application of a hybrid genetic algorithm based on the travelling salesman problem in rural tourism route planning. *International Journal of Computing Science and Mathematics*, 19(1), 1-14

Cheung, G. W., Cooper-Thomas, H. D., Lau, R. S.,, and Wang, L. C. (2024), Reporting reliability, convergent and discriminant validity with structural equation modeling: a review and best-practice recommendations, *Asia Pacific Journal of Management,* 41(2), 745-783

Chmeis, S. T. J. E, and Zaiter, R. (2024), The impact of e-service quality on e-loyalty through the mediating effects of e-satisfaction and e-trust in lebanon, *Journal of Law and Sustainable Development,* 12(2), e2770-e2770

Coelho, M. C. C. D, and Imamović, I. (2025), Ai-driven personalization in beauty retail: exploring how ai-based applications influence customer satisfaction and brand loyalty, In *Leveraging AI for Effective Digital Relationship Marketing,* 131-162

Cotter, K. N., Rodriguez-Boerwinkle, R. M., Silver, S., Hardy, M., Putney, H,, and Pawelski, J. O. (2024), Emotional experiences, well-being, and ill-being during art museum visits: a latent class analysis, *Journal of Happiness Studies,* 25(1), 24

Duffett, R. G., and Maraule, M. (2024), Customer engagement and intention to purchase attitudes of generation z consumers toward emojis in digital marketing communications, *Young Consumers,* (ahead-of-print)

El Abed, M., and Castro-Lopez, A. (2024), The impact of ai-powered technologies on aesthetic, cognitive and affective experience dimensions: a connected store experiment, *Asia Pacific Journal of Marketing and Logistics*, 36(3), 715-735

Elayat, A. M., and Elalfy, R. M. (2025), Using sor theory to examine the impact of ai chatbot quality on gen z's satisfaction and advocacy within the fast-food sector, *Young Consumers*

Esposito Vinzi, V., Trinchera, L., Squillacciotti, S,, and Tenenhaus, M. (2008), Rebus-pls: a response-based procedure for detecting unit segments in pls path modelling, *Applied Stochastic Models in Business and Industry,* 24(5), 439-458

Etrata Jr, A. E., Macatual, S. S., Lee, J. M. M,, and Raborar, J. L. O. (2025), Service quality of quick service restaurants as perceived by millennials using the servqual model: the mediating effects of corporate image and customer trust, *Review of Integrative Business and Economics Research,* 14(1), 498-518

FakhrHosseini, S., Chan, K., Lee, C., Jeon, M., Son, H., Rudnik, J,, and Coughlin, J. (2024), User adoption of intelligent environments: a review of technology adoption models, challenges, and prospects, *International Journal of Human–Computer Interaction,* 40(4), 986-998

Fan, A., Shin, H. W., Shi, J,, and Wu, L. (2023), Young people share but do so differently: an empirical comparison of peer-to-peer accommodation consumption between millennials and generation z, *Cornell Hospitality Quarterly,* 64(3), 322-337

Faridi, B. A., Yunanda, R. A., and Rusmanto, T. (2024), Analyzing the factors influencing the use of digital banking services among generation z, In 2024 2nd International Conference on Software Engineering and Information Technology (ICoSEIT) (pp. 47-51). IEEE

Firdausiah, R. A., Sunaryo, S., Sumiati, S.,, and Abidin, N. A. B. Z. (2024), Exploring brand loyalty: revealing the effect of brand experience mediated by brand love and trust among smartphone users in malang city, J*urnal Aplikasi Manajemen,* 22(1), 31-45

Gahler, M., Klein, J. F,, and Paul, M. (2023), Customer experience: conceptualization, measurement, and application in omnichannel environments, *Journal of Service Research,* 26(2), 191-211

Gao, J., Ren, L., Yang, Y., Zhang, D., and Li, L. (2022), The impact of artificial intelligence technology stimuli on smart customer experience and the moderating effect of technology readiness, *International Journal of Emerging Markets,* 17(4), 1123-1142

Gao, W., Fan, H., Li, W, and Wang, H. (2021), Crafting the customer experience in omnichannel contexts: The role of channel integration," *Journal of Business Research*, 126, 12-22

García-Milon, A., Juaneda-Ayensa, E., Olarte-Pascual, C,, and Pelegrín-Borondo, J. (2020), Towards the smart tourism destination: key factors in information source use on the tourist shopping journey, *Tourism management perspectives,* 36, 100730

Gazi, M. A. I., Masud, A. A., Sobhani, F. A., Islam, M. A., Rita, T., Chaity, N. S.,, and Senathirajah, A. R. B. S. (2025), Exploring the mediating effect of customer satisfaction on the relationships between service quality, efficiency, and reliability and customer retention, loyalty in e-banking performance in emerging markets, *Cogent Business & Management,* 12(1), 2433707

Ghazali, E., Mutum, D. S,, and Lun, N. K. (2024), Expectations and beyond: the nexus of ai instrumentality and brand credibility in voice assistant retention using extended expectation-confirmation model, *Journal of Consumer Behaviour,* 23(2), 655-675

Granić, A. (2024), Technology adoption at individual level: toward an integrated overview, *Universal Access in the Information Society,* 23(2), 843-858

Gunawardane, G. (2023), Enhancing customer satisfaction and experience in financial services: a survey of recent research in financial services journals, *Journal of Financial Services Marketing,* 28(2), 255-269

Guo, W, and Luo, Q. (2023), Investigating the impact of intelligent personal assistants on the purchase intentions of generation z consumers: the moderating role of brand credibility, *Journal of Retailing and Consumer Services*, 73, 103353

Haider, S. A., Akbar, A., Tehseen, S., Poulova, P,, and Jaleel, F. (2022), The impact of responsible leadership on knowledge sharing behavior through the mediating role of person–organization fit and moderating role of higher educational institute culture, *Journal of Innovation & Knowledge,* 7(4), 100265

Hair, J.F, Hult, G.T.M, Ringle, C.M,, and Sarstedt. M. (2022), *A primer on partial least squares structural equation modeling* (pls-sem), 3rd ed. Thousand Oaks: Sage

Hanif, R., Astuti, W,, and Sunardi, S. (2024), The mediating role of customer satisfaction in the effect of perceived enjoyment on customer trust in online investment application, *Innovation Business Management and Accounting Journal,* 3(1), 18-29

Hassan, V. I., Basheer, S., Mir, F. A,, and Abou Fayad, S. G. (2024), Digital innovation in the service sector: transforming customer experiences. in service innovations in tourism: metaverse, immersive technologies, and digital twin (pp. 150-165), IGI Global

Hengstler, M., Enkel, E,, and Duelli, S. (2016), Applied artificial intelligence and trust—the case of autonomous vehicles and medical assistance devices, *Technological Forecasting and Social Change,* 105, 105-120

Hidayat, K, and Idrus, M. I. (2023), journal of innovation and entrepreneurship, 12(1), 29 *Journal of Innovation and Entrepreneurship,* 12(1), 29

Holt, S., Marques, J,, and Way, D. (2012), Bracing for the millennial workforce: looking for ways to inspire generation y, *Journal of Leadership, Accountability and Ethics,* 9(6), 81-93

Hoyos Vallejo, C. A,, and Chinelato, F. B. (2025), Delivering trust: how food safety performance drives loyalty across the online ordering journey, *International Journal of Quality & Reliability Management,* 42(1), 107-121

Huang, D., Chen, Q., Huang, S,, and Liu, X. (2024), Consumer intention to use service robots: a cognitive-affective–conative framework, *International Journal of Contemporary Hospitality Management,* 36(6), 1893-1913

Hussain, H. N., Alabdullah, T. T. Y., Ries, E,, and Jamal, K. A. M. (2023), Implementing technology for competitive advantage in digital marketing, *International Journal of Scientific and Management Research,* 6(6), 95-114

Jacqueline, G., Senjaya, Y.P.A., Firli, M.Z,, and Yadila, A.B., (2024), Application of smartpls in analyzing critical success factors for implementing knowledge management in the education sector, APTISI Transactions on Management, 8(1), 49-57

Ji, C., Prentice, C., Sthapit, E,, and Lei, I. (2024), Build trust, they will come: the case of casino high rollers! *International Journal of Contemporary Hospitality Management,* 36(10), 3361-3377

Jia, M., Kim, H. S,, and Tao, S. (2024), B&b customer experience and satisfaction: evidence from online customer reviews, *Service Science,* 16(1): 42-54

Jumani, Z. A, and Muhamad, N. (2023), Development and validation of key antecedents of religious brand attitude: a cross-cultural quantitative analysis using smart pls, *Journal of Islamic Marketing,* 14(11), 2771-2797.

Karim, R. A., Rabiul, M. K,, and Kawser, S. (2024), Linking green supply chain management practices and behavioural intentions: the mediating role of customer satisfaction, *Journal of Hospitality and Tourism Insights*, 7(2), 1148-1168

Karjaluoto, H., Glavee-Geo, R., Ramdhony, D., Shaikh, A,, and Hurpaul, A. (2021), Consumption values and mobile banking services: understanding the urban–rural dichotomy in a developing economy, *International Journal of Bank Marketing,* 39(2), 272-293

Khamitov, M., Rajavi, K., Huang, D. W,, and Hong, Y. (2024), Consumer trust: meta-analysis of 50 years of empirical research, *Journal of Consumer Research*, 51(1), 7-18

Khang, A., Abdullayev, V., Hahanov, V,, and Shah, V. (Eds.). (2024), Advanced iot technologies and applications in the industry 4.0 digital economy. CRC Press

Khashan, M. A., Elsotouhy, M. M., Ghonim, M,, and Alasker, T. H. (2024), Smart customer experience, customer gratitude, p-wom and continuance intentions to adopt smart banking services: the moderating role of technology readiness, *The TQM Journal,* 36(7), 1976-1995

Kingshott, R. P., Sharma, P., Sima, H,, and Wong, D. (2020), The impact of psychological contract breaches within east-west buyer-supplier relationships, *Industrial Marketing Management,* 89, 220-231

Kosie, J. E, and Lew-Williams, C. (2024), Open science considerations for descriptive research in developmental science, *Infant and Child Development,* 33(1), e2377

Kowalczuk, P., Siepmann, C,, and Adler, J. (2021), Cognitive, affective, and behavioral consumer responses to augmented reality in e-commerce: a comparative study, *Journal of Business Research,* 124, 357-373

Kumar, S, and Hsieh, J. K. (2024), How do social media marketing activities affect brand loyalty? mediating role of brand experience, *Asia Pacific Journal of Marketing and Logistics,* 36(10), 2300-2323

Labben, T. G, and Burger, J. (2024), Customer experience and tourist experience: what do we already know about them? In *Handbook of Experience Science*, 262-281

Laksamana, P., Suharyanto, S,, and Cahaya, Y.F. (2023), Determining factors of continuance intention in mobile payment: fintech industry perspective, asia pacific journal of marketing and logistics, 35(7), 1699-1718Determining factors of continuance intention in mobile payment: fintech industry perspective, *Asia Pacific Journal of Marketing and Logistics,* 35(7), 1699-1718

Lazaris, C., Vrechopoulos, A., Sarantopoulos, P,, and Doukidis, G. (2022), Additive omnichannel atmospheric cues: the mediating effects of cognitive and affective responses on purchase intention, *Journal of Retailing and Consumer Services,* 64, 102731

Limna, P., Kraiwanit, T,, and Siripipattanakul, S. (2023), The relationship between cyber security knowledge, awareness and behavioural choice protection among mobile banking users in thailand, *International Journal of Computing Sciences Research,* 7, 1133–1151

Lin, M, and Guo, H. (2023), The impact of organizational trust on employee retention intention: the mediating effects of management innovation and job satisfaction, *The EUrASEANs: journal on global socio-economic dynamics*, (5 (42), 103-116

Ling, P.-S., Chin, C.-H., Yi, J,, and Wong, W.P.M. (2024), Green consumption behaviour among generation z college students in china: the moderating role of government support, *Young Consumers*, 25(4), 507-527

Lisana, L, and Handarkho, Y. D. (2024), The effects of environmental factors on user's personal traits related to mobile payment adoption: a case study of indonesia, *Global Knowledge, Memory and Communication.*Ahead of print.

Lissitsa, S, and Kol, O. (2021), Four generational cohorts and hedonic m-shopping: association between personality traits and purchase intention, *Electronic Commerce Research,* 21, 545-570

Lissitsa, S. (2024), Generations x, y, z: the effects of personal and positional inequalities on critical thinking digital skills, Online Information Review, 49(1), 35-54.

Ma, W., Wang, K., Li, J., Yang, S. X., Li, J., Song, L,, and Li, Q. (2023), Infrared and visible image fusion technology and application: a review, *Sensors*, 23(2), 599

Macarrón Máñez, M. T., Moreno Cano, A,, and Díez, F. (2024), Impact of fake news on social networks during covid-19 pandemic in spain, *Young Consumers,* 25(4), 439-461

Macarrón Máñez, M.T., Moreno Cano, A,, and Díez, F. (2024), Impact of fake news on social networks during covid-19 pandemic in spain, *Young Consumers*, 25(4), 439-461

Malapane, T. A, and Ndlovu, N. K. (2024), Assessing the reliability of likert scale statements in an e-commerce quantitative study: a cronbach alpha analysis using spss statistics. in 2024 systems and information engineering design symposium (sieds) (pp. 90-95). ieeeAssessing the Reliability of Likert Scale Statements in an E-Commerce Quantitative Study: A Cronbach Alpha Analysis Using SPSS Statistics. In 2024 Systems and Information Engineering Design Symposium (SIEDS) (pp. 90-95). IEEE

Maltagliati, S., Sarrazin, P., Fessler, L., Lebreton, M,, and Cheval, B. (2024), Why people should run after positive affective experiences instead of health benefits, *Journal of sport and health science*, 13(4), 445

Maxian, W., Bradley, S. D., Wise, W,, and Toulouse, E. N. (2013), Brand love is in the heart: physiological responding to advertised brands, *Psychology & Marketing*, 30(6), 469-478

Meyer, C, and Schwager, A. (2007), Understanding customer experience, *Harvard business review*, 85(2), 116

Mgiba, F. M. (2021), The fourth industrial revolution, loyalty intentions and the mediating roles of reputation and pre-visit experiences for the vilakazi street precinct in soweto, *Communitas*, 26,124-151

Min, C. M., Ai, Y. J,, and Kent, S. C. (2021), *Determinants of customers' intention on using self-service technologies (sst) among Generation-Z,* In Proceedings of The 2nd Conference on Managing Digital Industry, Technology and Entrepreneurship (CoMDITE 2021) (p. 126)

Mogaji, E., Viglia, G., Srivastava, P,, and Dwivedi, Y. K. (2024), Is it the end of the technology acceptance model in the era of generative artificial intelligence? *International Journal of Contemporary Hospitality Management,* 36(10), 3324-3329

Moser, A. K. (2015), Thinking green, buying green? drivers of pro-environmental purchasing behavior, *Journal of consumer marketing,* 32(3), 167-175

Moshagen, M, and Bader, M. (2024), Sempower: general power analysis for structural equation models, *Behavior research methods,* 56(4), 2901-2922

Naz, F., Oláh, J., Vasile, D,, and Magda, R. (2020), Green purchase behavior of university students in hungary: an empirical study, *Sustainability*, 12(23), 10077

Neslin, S. A. (2022), The omnichannel continuum: integrating online and offline channels along the customer journey, *Journal of Retailing,* 98(1), 111-132

Nguyen, H. T. T. (2024), Predicting the determinants of generation z's readiness to adopt circular economy for plastics in vietnam, *Circular Economy and Sustainability*, 1-23

Osakwe, C. N., Říha, D., Elgammal, I. M. Y,, and Ramayah, T. (2024), Understanding gen z shoppers' interaction with customer-service robots: a cognitive-affective-normative perspective, *International Journal of Retail & Distribution Management,* 52(13), 103-120

Ozuem, W., Willis, M., Howell, K., Ranfagni, S,, and Rovai, S. (2024), Examining user-generated content, service failure recovery and customer–brand relationships: an exploration through commitment-trust theory, *Internet Research,* 34(3), 784-809

Pantano, E., Pedeliento, G,, and Christodoulides, G. (2022), A strategic framework for technological innovations in support of the customer experience: a focus on luxury retailers, *Journal of Retailing and Consumer Services*, 66, 102959

Parsakia, K., Rostami, M., Darbani, S. A., Saadati, N,, and Navabinejad, S. (2023), Explanation of the concept of generation disjunction in studying generation z, *Journal of Adolescent and Youth Psychological Studies (*JAYPS), 4(2), 136-142

Pelegrin-Borondo, J., Reinares-Lara, E,, and Olarte-Pascual, C. (2017), Assessing the acceptance of technological implants (the cyborg): evidences and challenges, *Computers in Human Behavior,* 70, 104-112

Pelegrín-Borondo, J., Reinares-Lara, E., Olarte-Pascual, C.,, and Garcia-Sierra, M. (2016), Assessing the moderating effect of the end user in consumer behavior: the acceptance of technological implants to increase innate human capacities, *Frontiers in Psychology,* 7, 132

Petzer, D. J, and Roberts-Lombard, M. (2024), Revisiting the satisfaction–loyalty link in retail banking–an emerging market perspective, *Journal of Economic and Financial Sciences,* 17(1), 925

Praditya, R. A,, and Purwanto, A. (2024), Linking the influence of dynamic capabilities and innovation capabilities on competitive advantage: pls-sem analysis, PROFESOR: *Professional Education Studies and Operations Research, 1*(02), 6-10

Prayogi, A. H, and Solekah, N. A. (2024), Green banking trends in islamic bank: gen z's awareness and knowledge, *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah,* 6(6), 5150-5165

Rahimi, R. A,, and Oh, G. S. (2024), Beyond theory: a systematic review of strengths and limitations in technology acceptance models through an entrepreneurial lens, *Journal of Marketing Analytics*, 1-24

Raji, M. A., Olodo, H. B., Oke, T. T., Addy, W. A., Ofodile, O. C,, and Oyewole, A. T. (2024), Business strategies in virtual reality: a review of market opportunities and consumer experience, *International Journal of Management & Entrepreneurship Research,* 6(3), 722-736

Ranjan, R. (2025), Behavioural finance in banking and management: a study on the trends and challenges in the banking industry, *Asian Journal of Economics, Business and Accounting,* 25(1), 374-386

Rehman, S. U., Bhatti, A., Mohamed, R,, and Ayoup, H. (2019), The moderating role of trust and commitment between consumer purchase intention and online shopping behavior in the context of pakistan, *Journal of Global Entrepreneurship Research,* 9(1), 1–25

Revilla, M. (2015), Effect of using different labels for the scales in a web survey, *International Journal of Market Research,* 57(2), 225-238

Roberts-Lombard, M., Makanyeza, C., Jaiyeoba, O,, and Svotwa, T. D. (2024), Revisiting the delight–loyalty link in a retail banking context–an emerging market perspective, *African Journal of Economic and Management Studies,* 15(3), 483-500

Rohman, H. F,, and Amrullah, M. R. (2024), Digital fundraising zakat: a study on the impact of social media marketing and crowdfunding, *Jurnal Ekonomi Syariah*, 9(1)

Rungsithong, R,, and Meyer, K. E. (2020), Trust and knowledge sharing in context: a study of international buyer-supplier relationships in thailand, *Industrial Marketing Management,* 88, 112-124

Salmiah, S., Sahir, S,, and Fahlevi, M. (2024), The effect of social media and electronic word of mouth on trust and loyalty: evidence from generation z in coffee industry, *International Journal of Data and Network Science*, 8(1), 641-654

Sanchez, J. A. R,, and Tanpoco, M. (2023), Continuance intention of mobile wallet usage in the philippines: a mediation analysis, *Review of Integrative Business and Economics Research,* 12(3), 128-142

Saunders, C., Crossing, S., Penman, A., Butow, P,, and Girgis, A. (2007), Operationalising a model framework for consumer and community participation in health and medical research, *Australia and New Zealand health policy*, 4(1)

Schmitt, B. (1999), Experiential marketing. journal of marketing management, 15(1-3) *Experiential marketing. Journal of Marketing Management,* 15(1-3)

Sekaran, U,, and Bougie, R. (2016), *Research methods for business: a skill-building approach,* John Wiley & sons

Senathirajah, A. R. B. S., bin S Senathirajah, A. R., Alainati, S., Haque, R., Ahmed, S., Khalil, M. I,, and Chowdhury, B. (2024), Antecedents and consequence of trust-commitment towards artificial-based customer experience, *UCJC Business and Society Review (formerly known as Universia Business Review),* 21(80)

Shahid, M. N., Khan, A. J., Bakar, A,, and Bashir, F. (2022), The mediating role of job satisfaction between perceived organizational politics, job stress, role conflict, and turnover intention: a covid-19 perspective, *Review of Education, Administration & Law,* 5(4), 677-693

Shahzad, M. F., Xu, S., An, X,, and Javed, I. (2024), Assessing the impact of ai-chatbot service quality on user e-brand loyalty through chatbot user trust, experience and electronic word of mouth, *Journal of Retailing and Consumer Services*, 79, 103867

Sharma, N., Sharma, M,, and Singh, T. (2024), Mobile banking app experience of generation y and z consumers, *Asia Pacific Journal of Marketing and Logistics,* 36(8), 2008-2027

Sharma, P. (2019), Digital revolution of education 4.0, *International Journal of Engineering and Advanced Technology,* 9(2), 3558-3564

Simms, H. (2019), *Exploring the relationship of grit as a non-cognitive predictor of first semester academic success for community college transfer students,* (Doctoral dissertation, The University of North Carolina at Charlotte)

Singh, K. J., Rastogi, T,, and Nayan, R. (2024), The role of sustainability in building customer loyalty and satisfaction: examining the mediating impact of trust in the banking sector, *Journal of Commerce & Accounting Research*, 13(2)

Subero-Navarro, Á., Pelegrín-Borondo, J., Reinares-Lara, E,, and Olarte-Pascual, C. (2022), Proposal for modeling social robot acceptance by retail customers: can model+ technophobia, *Journal of Retailing and Consumer Services,* 64, 102813

Sumarmi, S., Tjahjono, H. K,, and Qamari, I. N. (2024), Construct measurement for dynamic adaptive capability in Indonesian higher education, *Multidisciplinary Reviews*, 7(3), 2024055-2024055

Suryanti, A,, and Kuswati, R. (2024), The elucidating of customer value and customer loyalty for halal cosmetic: the empirical evidence of Indonesian female, *Journal of Business and Management Studies,* 6(1), 171-181

Taherdoost, H. (2016), Sampling methods in research methodology; how to choose a sampling technique for research, *International Journal of Academic Research in Management (IJARM),* 5

Tao, W., Tian, S., Sunny Tsai, W. H,, and Seelig, M. I. (2024), The power of emotional appeal in motivating behaviors to mitigate climate change among generation z, *Journal of Nonprofit & Public Sector Marketing,* 36(1), 37-64

Tariq, E., Akour, I., Al-Shanableh, N., Alquqa, E., Alzboun, N., Al-Hawary, S,, and Alshurideh, M. (2024), How cybersecurity influences fraud prevention: an empirical study on jordanian commercial banks, I*nternational Journal of Data and Network Science,* 8(1), 69-76

Tran, L. A. P,, and Chang, T. Y. (2024), What makes customers loyal to an online booking brand? the effects of online brand experience and brand attachment, *Journal of Quality Assurance in Hospitality & Tourism*, 25(2), 187-214

Tseng, L. Y., Chang, J. H,, and Zhu, Y. L. (2024), What drives the travel-switching behavior of chinese generation z consumers? *Journal of Tourism Futures,* 10(1), 131-146

Verma, N,, and Kaur, M. (2023), Examining the relationship among customer experience, bank image, and trust: a multichannel banking perspective, *Journal of Global Marketing,* 36(2), 141-164

Wang, L., Cui, Y., Sun, J., Liu, J., Wei, D,, and Gu, C. (2024), Determinants of consumer adoption of multilingual self-service ordering systems in fast food restaurants, *Acta Psychologica,* 245, 104216

Wedy, Y. K., Pebrianti, W,, and Listiana, E. (2025), The influence of service quality, information quality, trust and customer satisfaction on customer loyalty a case study at cu tri tapang kasih, *International Journal of Finance and Business Management, 3*(1), 1-12

Wong, L. W., Tan, G. W. H., Ooi, K. B,, and Dwivedi, Y. (2024), The role of institutional and self in the formation of trust in artificial intelligence technologies, *Internet Research*, 34(2), 343-370

Xie, X. Y., Ling, C. D., Mo, S. J,, and Luan, K. (2015), Linking colleague support to employees' promotive voice: a moderated mediation model, *PloS One,* 10(7), e0132123

Yadegari, M., Mohammadi, S,, and Masoumi, A. H. (2024), Technology adoption: an analysis of the major models and theories, *Technology Analysis & Strategic Management,* 36(6), 1096-1110

Yang, Z., Liu, V,, and Lyu, C. (2024), Exploring social sharing value: effects on customer attitudes and behaviors in restaurant livestreaming, *Behavioral Sciences,* 14(7), 621

Yesitadewi, V. I,, and Widodo, T. (2024), The influence of service quality, perceived value, and trust on customer loyalty via customer satisfaction in deliveree indonesia, *Quality-Access to Success,* 25(198)

Zainavy, S. F., Pratama, B. C., Fakhruddin, I,, and Pandansari, T. (2023), E-filing report: s performance expectancy, effort expectancy, trust, and perceived risk influencing the intention to use the system, SAR (Soedirman Accounting Review): *Journal of Accounting and Business*, 8(2), 234-250

Zhang, W., Siyal, S., Riaz, S., Ahmad, R., Hilmi, M. F,, and Li, Z. (2023), Data security, customer trust and intention for adoption of fintech services: an empirical analysis from commercial bank users in pakistan, *Sage Open,* 13(3), 21582440231181388

Zimand-Sheiner, D,, and Lissitsa, S. (2024), Generation z-factors predicting decline in purchase intentions after receiving negative environmental information: fast fashion brand shein as a case study, *Journal of Retailing and Consumer Services,* 81, 103999

Zlatanova-Pazheva, E. (2024), The importance of generational marketing in market segmentation, *International Journal of Business and Management Invention,* 13(4), 01-06

Zungu, N. P., Amegbe, H, Hanu, C,, and Asamoah, E. S. (2025), Ai-driven self-service for enhanced customer experience outcomes in the banking sector, *Cogent Business & Management,* 12(1), 2450295.